Docket No.: 31578/44898

(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Charles M. Cottle

Application No.: 10/597,107

Filed: April 20, 2007

For: Apparatus, Method and System for a

Versatile Financial Mechanism and Transaction Generator and Interface

Confirmation No.: 6166

Art Unit: 3695

Examiner: Gregory A. Pollock

AMENDMENT ACCOMPANYING RCE UNDER 37 C.F.R. § 1.114

MS RCE Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS

In response to the final Office Action dated September 14, 2010, please amend the above-identified U.S. patent application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.